

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Cardoza, Veronica	§	Case No. 09 B 11198
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 03/31/2009.

2) The plan was confirmed on 06/08/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was completed on 09/06/2011.

6) Number of months from filing or conversion to last payment: 30.

7) Number of months case was pending: 32.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$4,355.00.

10) Amount of unsecured claims discharged without full payment: \$35,073.34.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$37,151.26
Less amount refunded to debtor	\$1,187.45

**NET RECEIPTS:** \$35,963.81

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0
Trustee Expenses & Compensation	\$2,016.63
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$5,016.63

Attorney fees paid and disclosed by debtor \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Illinois Dept of Revenue	Priority	NA	\$2,840.67	\$2,840.67	\$2,840.67	\$0
Chrysler Financial Services Americas	Secured	\$10,667.00	\$10,667.00	\$10,667.00	\$10,667.00	\$380.08
AAA Checkmate LLC	Unsecured	NA	\$537.06	\$537.06	\$537.06	\$0
Advance America	Unsecured	\$2,700.00	\$1,872.04	\$1,872.04	\$1,872.04	\$0
Cash Call	Unsecured	\$2,125.00	NA	NA	\$0	\$0
Cash Call	Unsecured	\$2,500.00	\$2,438.12	\$2,438.12	\$2,438.12	\$0
CCS	Unsecured	\$499.00	NA	NA	\$0	\$0
Chrysler Financial Services Americas	Unsecured	NA	\$53.38	\$53.38	\$53.38	\$0
Credit One Bank	Unsecured	\$621.00	NA	NA	\$0	\$0
Credit Union One	Unsecured	\$2,954.00	\$3,040.54	\$3,040.54	\$3,040.54	\$0
Credit Union One	Unsecured	\$247.00	\$165.97	\$165.97	\$165.97	\$0
CVS Pharmacy	Unsecured	\$250.00	NA	NA	\$0	\$0
First Choice Loans	Unsecured	\$2,500.00	\$1,698.53	\$1,698.53	\$1,698.53	\$0
GECC	Unsecured	\$700.00	NA	NA	\$0	\$0
Illinois Dept of Revenue	Unsecured	\$583.00	\$221.66	\$221.66	\$221.66	\$0
Illinois Title Loans	Unsecured	\$700.00	NA	NA	\$0	\$0
Internal Revenue Service	Unsecured	\$24,000.00	NA	NA	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Nicor Gas	Unsecured	\$2,200.00	\$2,237.17	\$2,237.17	\$2,237.17	\$0
One Click Cash	Unsecured	\$600.00	NA	NA	\$0	\$0
PLS Payday Loan Store	Unsecured	\$2,600.00	\$2,439.06	\$2,439.06	\$2,439.06	\$0
Portfolio Recovery Associates	Unsecured	\$356.00	\$545.44	\$545.44	\$545.44	\$0
Portfolio Recovery Associates	Unsecured	\$424.00	\$409.63	\$409.63	\$409.63	\$0
Resurgent Capital Services	Unsecured	NA	\$665.71	\$665.71	\$665.71	\$0
RoundUp Funding LLC	Unsecured	\$659.00	\$735.12	\$735.12	\$735.12	\$0
St James Hospital	Unsecured	\$5,400.00	NA	NA	\$0	\$0
Woman Within	Unsecured	\$400.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$10,667.00	\$10,667.00	\$380.08
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	\$10,667.00	\$10,667.00	\$380.08
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$2,840.67	\$2,840.67	\$0
<b>TOTAL PRIORITY:</b>	\$2,840.67	\$2,840.67	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$17,059.43	\$17,059.43	\$0

**Disbursements:**

Expenses of Administration \$5,016.63

Disbursements to Creditors \$30,947.18

**TOTAL DISBURSEMENTS:** \$35,963.81

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: November 15, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.